

### Claims

What is claimed is:

1. A method for controlling access of call originators to user terminals in a communication system, the method comprising the steps of:

5                   storing for a given user terminal of the system a set of user-specified access cost information to be applied to one or more incoming calls directed to the user terminal; and

                  determining an amount to charge an originator of a given incoming call directed to the user terminal based at least in part on an access cost for the given incoming call as determined from the user-specified access cost information.

10                   2. The method of claim 1 wherein the access cost is presented to the originator of the given incoming call and the incoming call is routed to the user terminal only if the presented access cost is approved by the originator of the given incoming call.

15                   3. The method of claim 1 wherein the access cost is charged to the originator and credited at least in part to an account of a called party associated with the user terminal.

                  4. The method of claim 1 wherein the user terminal comprises a telephone.

20                   5. The method of claim 1 wherein the user terminal comprises a computer.

                  6. The method of claim 1 wherein the user terminal comprises a personal digital assistant.

25                   7. The method of claim 1 wherein the set of user-specified access cost information comprises one or more access rules specified by the user and indicating a particular access cost for an incoming call under one or more specified conditions.

                  8. The method of claim 1 wherein the set of user-specified cost information is stored in a database associated with a service provider that implements the determining step.

9. The method of claim 1 wherein the set of user-specified cost information is stored in a database associated with the user terminal.

10. The method of claim 1 wherein the originator of the given incoming call comprises a telemarketer.

11. The method of claim 1 wherein a user associated with the terminal is permitted to waive the access cost for the given incoming call.

12. The method of claim 11 wherein the waiver of the access cost is in response to an offer from the call originator made after the incoming call is routed to and accepted at the user terminal.

13. The method of claim 1 wherein the set of user-specified access control information comprises at least one of a caller-specific access cost and a caller-specific access rule associated with an identifier of a particular call originator.

14. The method of claim 1 wherein the set of user-specified access control information comprises at least one of a general access cost and a general access rule to be applied to a plurality of incoming calls regardless of the particular call originator associated therewith.

15. The method of claim 1 wherein the user-specified access cost information is at least in part entered by the user at the user terminal via a menu-driven user interface.

16. The method of claim 1 wherein the user-specified access cost information is at least in part entered by the user at a web site associated with a service provider that implements the storing and determining steps.

17. A processor-based system for controlling access of call originators to user terminals in a communication system, the system comprising:

one or more processing elements configured to store for a given user terminal of the system a set of user-specified access cost information to be applied to one or more incoming calls directed to the user terminal, and to determine an amount to charge an originator of a given incoming call directed to the user terminal based at least in part on an access cost for the given incoming call as determined from the user-specified access cost information.

18. A machine-readable medium containing one or more software programs for controlling access of call originators to user terminals in a communication system, wherein the one or more programs when executed implement the steps of:

storing for a given user terminal of the system a set of user-specified access cost information to be applied to one or more incoming calls directed to the user terminal; and  
determining an amount to charge an originator of a given incoming call directed to the user terminal based at least in part on an access cost for the given incoming call as determined from the user-specified access cost information.

19. An apparatus for use in controlling access of call originators to user terminals in a communication system, the apparatus comprising:

a memory for storing for a given user terminal of the system a set of user-specified access cost information to be applied to one or more incoming calls directed to the user terminal; and  
a processor coupled to the memory and operative to determine an amount to charge an originator of a given incoming call directed to the user terminal based at least in part on an access cost for the given incoming call as determined from the user-specified access cost information.